

**Information to identify the case:**

Debtor 1 John R. Talasky Sr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2 Diane M. Talasky  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-9722  
EIN -----  
Social Security number or ITIN xxx-xx-2464  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-11207-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John R. Talasky Sr.

Diane M. Talasky

4/17/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John R. Talasky, Sr.  
 Diane M. Talasky  
 Debtors

Case No. 18-11207-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db/jdb John R. Talasky, Sr., Diane M. Talasky, 2201 Union Avenue, Erie, PA 16510-1747  
 14952562 +Attn: Bankruptcy Department, Comenity Bank/King Size, P.O. Box 182125, Columbus, OH 43218-2125  
 14952566 Attn: Bankruptcy Department, First National Bank, 4140 East State Street, Hermitage, PA 16148-3487  
 14952565 Attn: Bankruptcy Department, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
 14952580 Attn: Bankruptcy Department, USAA Credit Card Payments, 10750 McDermott Freeway, San Antonio, TX 78288-0570  
 14952572 Attn: Bankruptcy Dept., Synchrony Bank/Amazon, P.O. Box 965060, Orlando, FL 32896-5060  
 14952573 Attn: Bankruptcy Dept., Synchrony Bank/JCPenney, P.O. Box 965060, Orlando, FL 32896-5060  
 14952574 Attn: Bankruptcy Dept., Synchrony Bank/Old Navy, P.O. Box 965060, Orlando, FL 32896-5060  
 14952575 Attn: Bankruptcy Dept., Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060  
 14952576 Attn: Bankruptcy Dept., Synchrony Bank/Walmart, P.O. Box 965060, Orlando, FL 32896-5060  
 14952558 Attn: Bankruptcy Dept., Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14952552 Attn: Bankruptcy Dept., American Express, P.O. Box 981535, El Paso, TX 79998-1535  
 14952577 Attn: Bankruptcy Dept., TD Bank, N.A., P.O. Box 84037, Columbus, GA 31908-4037  
 14952563 +Attn: Bankruptcy Processing, Department Store National, Bank/Macy's, P.O. Box 8053, Mason, OH 45040-8053  
 14952556 Attn: Card Services, Barclays Bank Delaware, P.O. Box 8802, Wilmington, DE 19899-8802  
 14952553 +Attn: Correspondence, American Express, P.O. Box 981540, El Paso, TX 79998-1540  
 14952559 Attn: Correspondence Dept., Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298  
 14952560 +Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040  
 14952561 +Citicorp Credit Services/, The Home Depot, Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034  
 14952567 KCI USA, Inc., P.O. Box 301328, Dallas, TX 75303-1328  
 14952570 Quicken Loans Inc., P.O. Box 442359, Detroit, MI 48244-2359  
 14952571 +Radius Global Solutions LLC, P.O. Box 390905, Minneapolis, MN 55439-0905  
 14952579 +United States Attorney's Office, Western District of Pennsylvania, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956  
 14952581 +VA Regional Loan Center, 1240 East 9th Street, Cleveland, OH 44199-2068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmalaragno@iq7technology.com Apr 18 2019 02:46:38 John C. Malaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2019 02:45:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr EDI: BECKLEE.COM Apr 18 2019 06:28:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 14952554 EDI: ARSN.COM Apr 18 2019 06:28:00 ARS National Services Inc., P.O. Box 469100, Escondido, CA 92046-9100  
 14952555 EDI: BANKAMER.COM Apr 18 2019 06:28:00 Bank of America, P.O. Box 982234, El Paso, TX 79998-2234  
 14952557 E-mail/Text: cms-bk@cms-collect.com Apr 18 2019 02:45:23 Capital Management Services, LP, 698 South Ogden Street, Buffalo, NY 14206-2317  
 14952564 EDI: DISCOVER.COM Apr 18 2019 06:28:00 Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025  
 14952568 +E-mail/Text: bk@lendingclub.com Apr 18 2019 02:46:18 LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967  
 14952569 E-mail/Text: camanagement@mtb.com Apr 18 2019 02:45:24 M&T Credit Services, Legal Document Processing, 1100 Wherle Drive, Williamsville, NY 14221  
 14953838 +EDI: PRA.COM Apr 18 2019 06:28:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14952578 EDI: WTRRNBNK.COM Apr 18 2019 06:28:00 TD Bank USA, N.A., c/o Target Credit Services, P.O. Box 1581, Minneapolis, MN 55440-1581

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14967295\* +PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Apr 17, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Michael J. Graml on behalf of Debtor John R. Talasky, Sr. mattorney@neo.rr.com,  
mjgraml@verizon.net  
Michael J. Graml on behalf of Joint Debtor Diane M. Talasky mattorney@neo.rr.com,  
mjgraml@verizon.net  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5